

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Albert Vance Jr
Lucille McCoy-Vance
Debtor(s)

Case No. 08 B 17285

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/03/2008.
- 2) The plan was confirmed on 09/24/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 12/30/2013.
- 6) Number of months from filing to last payment: 66.
- 7) Number of months case was pending: 72.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$17,773.56.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$20,780.00
Less amount refunded to debtor	\$1,650.26

NET RECEIPTS: **\$19,129.74**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,511.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$983.74
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,495.24**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advocate South Suburban Hosp	Unsecured	64.00	NA	NA	0.00	0.00
C Matthew Chelich	Unsecured	255.00	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	692.00	NA	NA	0.00	0.00
Credit Protection Association	Unsecured	185.00	NA	NA	0.00	0.00
Dependon Collection Service	Unsecured	357.00	NA	NA	0.00	0.00
Dependon Collection Service	Unsecured	360.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	1,006.00	1,006.84	1,006.84	604.10	0.00
ECast Settlement Corp	Unsecured	2,532.00	2,553.04	2,553.04	1,531.82	0.00
HSBC Bank USA	Secured	9,957.00	NA	NA	0.00	0.00
HSBC Bank USA	Unsecured	9,957.00	NA	NA	0.00	0.00
HSBC Mortgage Services	Secured	35,494.00	957.00	957.00	957.00	0.00
Illinois Collection Service	Unsecured	311.00	NA	NA	0.00	0.00
KCA Financial Services	Unsecured	336.00	NA	NA	0.00	0.00
Midwest Eye Institute	Unsecured	720.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	966.00	1,046.49	1,046.49	627.89	0.00
Ocwen Loan Servicing LLC	Secured	137,872.00	6,656.55	6,567.00	6,567.00	0.00
Ocwen Loan Servicing LLC	Secured	137,872.00	130,699.15	130,699.15	0.00	0.00
Portfolio Recovery Associates	Unsecured	NA	3,360.00	3,360.00	2,016.00	0.00
Qureshi	Unsecured	1,350.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	3,609.00	3,884.48	3,884.48	2,330.69	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$130,699.15	\$0.00	\$0.00
Mortgage Arrearage	\$7,524.00	\$7,524.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$138,223.15	\$7,524.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$11,850.85	\$7,110.50	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,495.24</u>
Disbursements to Creditors	<u>\$14,634.50</u>
TOTAL DISBURSEMENTS :	<u>\$19,129.74</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/25/2014

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.